

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

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R STATES BANKRUPTCY COURT

SAN JOSE, CALIFORNIA

In re: Benyam Mulugeta and Paula R Mulugeta

Case No.

09-51900 ASW

CHAPTER 11 MONTHLY OPERATING REPORT (SMALL REAL ESTATE/INDIVIDUAL CASE)

1. 2.	Debtor in possession (or trustee) hereby submits this Monthly O the Office of the U.S. Trustee or the Court has approved the Cas	nerating Report on the Acc		
2.	YS . 11			f checked here
2.	Dollars reported in \$1	End of Current	End of Prior	As of Petition
	Asset and Liability Structure	<u>Month</u>	<u>Month</u>	<u>Filing</u>
	a. Current Assets	\$158,149	\$164,907	
	b. Total Assets	\$7,606,149	\$13,739,407	\$17,538,000
	c. Current Liabilities	\$680,081	\$1,272,737	
	d. Total Liabilities	\$7,163,807	\$12,106,463	\$12,181,705
_				Cumulative
3.	Statement of Cash Receipts & Disbursements for Month	Current Month	Prior Month	(Case to Date)
	a. Total Receipts	\$34,406	\$33,084	\$67,490
	b. Total Disbursements	\$41,164	\$28,979	\$70,143
	c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	(\$6,758)	\$4,105	(\$2,653)
	d. Cash Balance Beginning of Month	\$14,907	\$10,802	\$0
	e. Cash Balance End of Month (c + d)	\$8,149	\$14,907	(\$2,653)
				Cumulative
		Current Month	Prior Month	(Case to Date)
4.	Profit/(Loss) from the Statement of Operations	N/A	N/A	N/A
5.	Account Receivables (Pre and Post Petition)	\$150,000	\$150,000	
6.	Post-Petition Liabilities	\$680,081	\$1,272,737	
7.	Past Due Post-Petition Account Payables (over 30 days)	\$675,081	\$1,233,737	
At th	e end of this reporting month:		Yes	<u>No</u>
8.	Have any payments been made on pre-petition debt, other than p	payments in the normal		x
	course to secured creditors or lessors? (if yes, attach listing inclupayment, amount of payment and name of payee)			
9.	Have any payments been made to professionals? (if yes, attach)	listing including date of		X
10	payment, amount of payment and name of payee)	han the annual O	the same of	
10.	If the answer is yes to 8 or 9, were all such payments approved between made to officers, insiders, shareholders			
11.	attach listing including date of payment, amount and reason for			X
12.	Is the estate insured for replacement cost of assets and for gener			
		ar naomiy?	X	**
13. 14.	Are a plan and disclosure statement on file? Was there any post-petition borrowing during this reporting periods.	:49		<u> </u>
14.	was mere any post-pention portowing during this reporting pen	lou!		<u> </u>
15.	Check if paid: Post-petition taxes; U.S. Tax reporting and tax returns: (Attach explanation, if post-petition taxes or U.S. Trustee Quart filings are not current.)	Frustee Quarterly Feeserly Fees are not paid curre	; Check if filing is current nt or if post-petition tax report	-
I deci	are under penalty of perjury I have reviewed the above summary these documents are correct.	and attached financial state	ments, and after making reaso	onable inquiry

Date: 2/27/2013 0:00

Case: 09-51900

Doc# 770

Benyam & Paula Mulugeta

Responsible Individual

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Filed: 03/05/13

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Revised 1/1/98

BALANCE SHEET (Small Real Estate/Individual Case) For the Month Ended 01/31/13

	Assets	Check if Exemption Claimed on Schedule C	Market Value
1	Current Assets Cash and cash equivalents (including bank accts., CDs, ets.)		\$8,149
2	Accounts receivable (net) secured note		\$150,000
3	Retainer(s) paid to professionals		
4	Othor: Pant Pancivable		<u></u>
5	Olici. Relit receivable	**************************************	· · · · · · · · · · · · · · · · · · ·
6	Total Current Assets	~	\$158,149
	Long Term Assets (Market Value)		
7	Real Property (residential)	\$500,000.00	\$2,300,000
8	Real property (rental or commercial)		\$5,100,000
9	Furniture, Fixtures, and Equipment	\$8,000.00	\$31,000
10	Vehicles	\$9,000.00	\$17,000
11	Partnership interests	<u></u>	
12	Interest in corportations		
13	Stocks and bonds	- <u></u> -	
14	Interests in IRA, Keogh, other retirement plans		
15 16	Other:		
17	Total Long Term Assets		\$7,448,000
18	Total Assets		\$7,606,149
	Liabilities	•	
	Post-Petition Liabilities		
	Current Liabilities		
19	Post-petition not delinquent (under 30 days)	_	\$5,000
20	Post-petition delinquent other than taxes (over 30 days)		\$200,596
21	Post-petition delinquent taxes	_	\$474,485
22	Accrued professional fees	_	
23	Other:		
24		- -	
25	Total Current Liabilities		\$680,081
26	Long-Term Post Petition Debt		
27	Total Post-Petition Liabilities		\$680,081
	Pre-Petition Liabilities (allowed amount)		
28	Secured claims (residence)	_	\$2,100,000
29	Secured claims (other)		\$4,030,000
30	Priority unsecured claims		
31	General unsecured claims		\$353,726
32	Total Pre-Petition Liabilities	-	\$6,483,726
33	Total Liabilities		\$7,163,807
	Equity (Deficit)		
34	Total Equity (Deficit)		\$442,342
35	Total Liabilities and Equity (Deficit)		\$7,606,149
	NOTE:		

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Appraisals; familiarity with comparable market prices, and current sales in the neighborhoods.

SCHEDULES TO THE BALANCE SHEET

Schedule A **Rental Income Information**

List the Rental Information Requested Below By Properties (For Rental Properties Only)

1	Description of Property	Property 1 240 E O'Keefe, EPA	Property 2 1399 Sevier, MP	Property 3 353 Grand, Oakland
2	Scheduled Gross Rents		\$2,500	\$25,850
3	Less: Vacancy Factor Free Rent Incentives	and the second s	\$2,500	\$6,900
5	Other Adjustments			· · · · · · · · · · · · · · · · · · ·
6	Total Deductions	\$0	\$2,500	\$6,900
7	Scheduled Net Rents	\$0	\$0_	\$18,950
8	Less: Rents Receivable (2)			•
9	Scheduled Net Rents Collected (2)	\$0	\$0	\$18,950

⁽²⁾ To be completed by cash basis reporters only.

Schedule B Recapitulation of Funds Held at End of Month

		Account 1	Account 2	Account 3
10	Bank		Wells Fargo Bank	Wells Fargo Bank
			1399 Sevier, MP	353 Grand, Oakland
11	Account No.		5663184934	9662960591&5663188133
12	Account Purpose		Debtor In Possession	Debtor In Possession
13	Balance, End of Month	<u>\$0</u>	\$10	\$1,529
14	Total Funds on Hand for all Accounts	\$8,149		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

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SCHEDULES TO THE BALANCE SHEET

Schedule A

List the Rental Information Requested Below By Properties (For Rental Properties Only)

1	Description of Property	Property 4 2332 Harrison, Oakland	Property 5 5401 Brann, Oakland	Property 6 1112-1114 Chaucer, Berkeley
2	Scheduled Gross Rents Less:	\$70,200	\$1,800	\$4,000
3 4 5	Vacancy Factor Free Rent Incentives Other Adjustments	\$70,200	\$600	\$900
6	Total Deductions	\$70,200	\$600	\$900
7	Scheduled Net Rents	\$0	\$1,200	\$3,100
8	Less: Rents Receivable (2)	\$70,200	Market Ma	
9	Scheduled Net Rents Collected (2)		\$1,200	\$3,100

⁽²⁾ To be completed by cash basis reporters only.

Schedule B

				· ·
		Account 4	Account 5	Account 6
10	Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
		2332 Harrison, Oakland	5401 Brann, Oakland	1112-1114 Chaucer, Berkeley
11	Account No.	2119172076	5663186152	5663186145
12	Account Purpose			
13	Balance, End of Month	\$0	\$1,510	\$500
14	Total Funds on Hand for all Accounts	\$8,149		
	Attach copies of the month end bank statement(s)	, reconciliation(s), and the check	register(s) to the Monthly (Operating Report.

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SCHEDULES TO THE BALANCE SHEET

Schedule A

List the Rental Information Requested Below By Properties (For Rental Properties Only)

1	Description of Property	<u>Property 7</u> 1111 Alma, Palo Alto	Property 8 1025 Harker, Palo Alto
2	Scheduled Gross Rents	\$3,500	\$9,300
	Less:		
3	Vacancy Factor	\$3,500	\$0
4	Free Rent Incentives		
5	Other Adjustments		
6	Total Deductions	\$3,500	\$0
7	Scheduled Net Rents	\$0	\$9,300
8	Less: Rents Receivable (2)	Pro	
9	Scheduled Net Rents Collected (2)	\$0	\$10,100

⁽²⁾ To be completed by cash basis reporters only.

Schedule B

10	Bank	Account 7 Wells Fargo Bank	Account 8 Wells Fargo Bank
		1111 Alma, Palo Alto	1025 Harker, Palo Alto
11	Account No.	5663186160	5841450918/3421404660**
12	Account Purpose		
13	Balance, End of Month	\$10	\$4,589
14	Total Funds on Hand for all Accounts	\$8,149_	
	Attach copies of the month end bank statement(s), red	conciliation(s), and the check r	egister(s) to the Monthly

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Month ** Account 9662960559 has been closed, checkbook was stolen from car. New account is 5841450918.

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STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 01/31/13

		Actual Current Month	Cumulative (Case to Date)
	Cash Receipts	,	10000 10 1000/
1	Rent/Leases Collected	\$33,350	\$1,805,834
2	Cash Received from Sales	\$1,056	\$80,125
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders	· · · · · · · · · · · · · · · · · · ·	
6	Capital Contributions	**************************************	
7	Benyam Mulugeta Jr.		\$250,668
8	Gary Gornick		\$13,700
9	Tsegereda Mulugeta		\$14,387
10	Paula Mulugeta IRA	- 	\$7,854
11		· · · · · · · · · · · · · · · · · · ·	V13001
12	Total Cash Receipts	\$34,406	\$2,172,568
	Cash Disbursements		
13	Selling	<u> </u>	
14	Administrative		
15	Capital Expenditures		
16	Principal Payments on Debt	\$854	\$143,788
17	Interest Paid	\$15,251	\$1,305,535
	Rent/Lease:	· · · · · · · · · · · · · · · · · · ·	
18	Personal Property		
19	Real Property	\$23,300	\$603,438
	Amount Paid to Owner(s)/Officer(s)		4000,100
20	Salaries	•	
21	Draws	<u></u>	
22	Commissions/Royalties		
		<u> </u>	• • • • • • • • • • • • • • • • • • • •
23	Expense Reimbursements		D14.040
24	Other(tution)		\$14,042
25	Salaries/Commissions (less employee withholding)	 	· · · · · · · · · · · · · · · · · · ·
26	Management Fees	· · · · · · · · · · · · · · · · · · ·	
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes		<u></u>
31	Other Cash Outflows:		
32	Personal expenses	\$1,759	\$213,186
33	Omni Cancun	<u> </u>	\$503
34			
35			
36			
37	Total Cash Disbursements:	\$41,164	\$2,157,661
38	Net Increase (Decrease) in Cash	(\$6,758)	\$14,907
39	Cash Balance, Beginning of Period	\$14,907	
40	Cash Balance, End of Period	\$8,149	\$14,907

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Complete Advantage[®] Checking

Activity summary

 Balance on 1/1
 853.57

 Deposits/Additions
 9,655.87

 Withdrawals/Subtractions
 -10,220.27

 Balance on 1/31
 \$289.17

Account number: 5841450918

PAULA MULUGETA BENYAM MULUGETA DEBTOR IN POSSESSION CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A, California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned

Interest earned this month \$0.01

Average collected balance this month \$1,046.94

Annual percentage yield earned 0.01%

Interest paid this year \$0.01

Total interest paid in 2012 \$0.20

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	ng balance on 1/1				853.57
1/2	Check Crd Purchase 12/31 Ross Stores #185 Mountain View CA			106.13	
	434256Xxxxxx3392 282366745808278 ?McC=5310				
1/2	Check Crd Purchase 01/01 Patricia's Gifts A 415-465-2328 CA			32.55	714.89
	434256Xxxxxx3392 163001052096367 ?McC=5992				
1/4	Check Crd Purchase 01/03 Macy*S .Com #0129 800-289-6229			88.66	
	OH 434256Xxxxxxx3392 083001677998719 ?McC=5311				
1/4	POS Purchase - 01/04 Mach ID 000000 Cvs 09984 09984 2701			10.09	616.14
	Palo Alto CA 3392 00583005032712287 ?McC=5912				
1/7	Deposit Made In A Branch/Store		500.00		
1/7	Deposit Made In A Branch/Store		400.00		
1/7	Check Crd Purchase 01/02 LA Penca Azul Alameda CA			46.33	
	434256Xxxxxx3590 003003124709868 ?McC=5812				•
1/7	Check Crd Purchase 01/03 Aspca - W 800-628-0028 NY			36.00	
	434256Xxxxxx3392 083004053223580 ?McC=8398				
1/7	Check Crd Purchase 01/03 World Wildlife Fun 800-9600993 DC			20.00	
	434256Xxxxxx3392 003004056469806 ?McC=8398				
1/7	Check Crd Purchase 01/05 Vonage *Price+Taxe 866-243-4357			36.59	
	NJ 434256Xxxxxx3392 083005311785206 ?McC=4814				
1/7	POS Purchase - 01/05 Mach ID 000000 The Home Depot 6603 E			21.46	
	Palo Alto CA 3590 00303006189910370 ?McC=5200				
1/7	Check Crd Purchase 01/06 Starbucks #00565 P Palo Alto CA			10.70	
	434256Xxxxxx3590 283006716470489 ?McC=5814				
1/7	POS Purchase - 01/07 Mach ID 000000 Arco Paypoint Palo Alto			61.54	
	CA 3392 00463007665067614 ?McC=5542				
1/7	POS Purchase - 01/07 Mach ID 000000 Target T0322 Target T0			58.13	
	Mountain Viewca 3392 00303007679371807 ?McC=5310				
1/7	POS Purchase - 01/07 Mach ID 000000 Payless Shoesou			70.58	
	Mountain Viewca 3392 00000000352778374 ?McC=5661				
1/7	POS Purchase - 01/07 Mach ID 000000 Safeway Store 0781			182.42	972.39
	Mountain Viewca 3392 00583007711991628 ?McC=5411				
1/8	Check Crd Purchase 01/05 650-328-4411 Chiro Palo Alto CA			160.00	
	434256Xxxxxx3392 003006073180444 ?McC=8041				
1/8	POS Purchase - 01/07 Mach ID 000000 The Home Depot 627			33.38	
	Emeryville CA 3590 00383008098765773 ?McC=5200				
1/8	ATM Withdrawal - 01/08 Mach ID 3759F West Berkeley Business			200.00	579.01
	Berkeley CA 3590 0005952				
1/9	Check Crd Purchase 01/07 Shell Oil 57444675 Newark CA			44.66	
	434256Xxxxxx3590 383007808874777 ?McC=5542				

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COMPLETE ADVANTAGE® CHECKING (CONTINUED)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
1/9	Check Crd Purchase 01/08 Fast Repair Palo Alto CA 434256Xxxxxx3590 003008782132533 ?McC=4812			83.42	450.93
1/10	Online Transfer Ref #lbe2H6L5Vy From Custom Management(Rm) Xxxxxx0591 On 01/10/13		1,000.00		
1/10	Recur Debit Crd Pmt01/08 World Wildlife Fun 800-9600993 DC 434256Xxxxxx3392 283009073285957 ?McC=8398			20.00	
1/10	ATM Withdrawal - 01/10 Mach ID 3759F West Berkeley Business Berkeley CA 3590 0006420			200.00	1,230.93
1/11	Ymca of Scv Payrolldp 130111 040- Mulugeta, Paula R.		346.21		
1/11	Check Crd Purchase 01/10 Fedexoffice 0005 Palo Alto CA 434256Xxxxxx3590 003010796291093 ?McC=7338			15.30	
1/11	Check Crd Purchase 01/11 Ot *Air Tax& Fees 888-317-3089 NV 434256Xxxxxx3392 003010748745562 ?McC=4722			5.00	
1/11	Check Crd Purchase 01/11 Ot *Air Tax& Fees 888-317-3089 NV 434256Xxxxxx3392 283010784403848 ?McC=4722			11.95	1,544.89
1/14	Online Transfer Ref #Ibe89B225W From Custom		1,500.00		
1/14	Management(Rm) Xxxxxx0591 On 01/12/13 Check Crd Purchase 01/10 Lan Airlines045719 Las Vegas NV 434256Xxxxxx3392 283010746393692 ?McC=3052			698.64	
1/14	Check Crd Purchase 01/12 Avon Online Store 800-500-2866 NY 434256Xxxxxx3392 083011678450909 ?McC=5977			81.17	
1/14	Check Crd Purchase 01/12 Avon Online Store 800-500-2866 NY 434256Xxxxxx3392 283011758168787 ?McC=5977			0.28	
1/14	Check Crd Purchase 01/12 Shiva's Indian Res Mountain View CA 434256Xxxxxx3590 083012811760565 ?McC=5812			34.27	
1/14	Check Crd Purchase 01/12 Agent Fee 890058 Jet Intl Trav CA 434256Xxxxxx3392 003013101134608 ?McC=4511			75.42	
1/14	Check Crd Purchase 01/12 Lan Airlines045716 San Francis CA 434256Xxxxxx3392 003013101281780 ?McC=3052			712.29	
1/14	Check Crd Purchase 01/12 Lan Airlines045716 San Francis CA 434256Xxxxxx3392 003013101281780 ?McC=3052			712.29	
1/14	POS Purchase - 01/13 Mach ID 000000 Ross Stores 18 Mountain Viewca 3392 00000000841284161 ?McC=5310			185.22	
1/14	POS Purchase - 01/13 Mach ID 000000 Target T0322 Target T0 Mountain Viewca 3392 00303014074346135 ?McC=5310			19.53	
1/14	POS Purchase - 01/14 Mach ID 000000 The Home Depot 627 Emeryville CA 3590 00303014738173065 ?McC=5200			250.20	
1/14	POS Purchase - 01/14 Mach ID 000000 Target T0322 Target T0 Mountain Viewca 3392 00383014768859619 ?McC=5310			108.30	
1/14	POS Purchase - 01/14 Mach ID 000000 Safeway Store 0781 Mountain Viewca 3392 00583014788488336 ?McC=5411			145.22	
1/14	POS Purchase - 01/14 Mach ID 000000 The Home Depot Emeryville CA 3590 00000000846849783 ?McC=5200			14.79	00.70
1/14 1/15	Withdrawal Made In A Branch/Store Overdraft Fee For Item \$100.00 01/14 Withdrawal Made In A Branch/Store			100.00 35.00	-92.73
1/15	Online Transfer Ref #lbejyh9967 From Custom Management(Rm) Xxxxxx0591 On 01/15/13		2,000.00		
1/15	Online Transfer Ref #lbeqrldn8S From Custom Management(Rm) Xxxxxx0591 On 01/15/13		1,000.00		
1/15	Check Crd Purchase 01/14 76 Menlo Park CA 434256Xxxxxx3590 283014694592306 ?McC=5542			46.06	
1/15	Check Crd Purchase 01/14 Macy*S .Com #0129 800-289-6229 OH 434256Xxxxxx3392 003012800009910 ?McC=5311			335.64	
1/15	Debit Crd Purchase 01/14 Convergia Networks Pointe Claire CD 434256Xxxxxx3392 623015568664015 ?McC=7299			13.68	
1/15	Check Crd Purchase 01/14 City of Berkeley T Berkeley CA 434256Xxxxxx3590 163015019721321 ?McC=9399			59.22	
1/15	POS Purchase - 01/15 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00583015638732385 ?McC≔5200			56.51	2,361.10
1/16	Online Transfer Ref #lbe5D9Gsk2 From Custom Management(Rm) Xxxxxx591 On 01/15/13		1,000.00		
1/16	Check Crd Purchase 01/15 Ymca Silicon Valle Palo Alto CA 434256Xxxxxx3392 083015594900402 ?McC=7997			72.02	
1/16	Check Crd Purchase 01/15 Allstate *Paymn 800-255-7828 IL 434256Xxxxxx3392 283016012370190 ?McC=6300			948.82	

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COMPLETE ADVANTAGE® CHECKING (CONTINUED)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
1/16	Check Crd Purchase 01/15 Allstate *Payme 800-255-7828 IL			31.12	
440	434256Xxxxxx3392 083016012970480 ?McC=6300			75.47	
1/16	Check Crd Purchase 01/15 Allstate *Payme 800-255-7828 IL 434256Xxxxxx3392 083016013636069 ?McC=6300			75.17	
1/16	Check Crd Purchase 01/15 Allstate *Payme 800-255-7828 IL			114.75	
1/16	434256Xxxxxx3392 083016013378522 ?McC=6300 Check Crd Purchase 01/15 Allstate *Payme 800-255-7828 IL			119.67	1,999.61
1/17	434256Xxxxxx3392 083016015322216 ?McC=6300 POS Purchase - 01/16 Mach ID 000000 The Home Depot 6603 E			76.56	1,923.05
1/18	Palo Alto CA 3590 00463017152601331 ?McC=5200 Check Crd Purchase 01/16 Agent Fee 890058 Jet Intl Trav CA			33,36	
1/18	434256Xxxxxx3392 003016324235614 ?McC=4511 Check Crd Purchase 01/16 Lan Airlines045716 San Francis CA			698.64	
1/18	434256Xxxxxx3392 003016324572109 ?McC=3052 POS Purchase - 01/18 Mach ID 000000 Autozone 3302 2160 Uni			76.79	1,114.26
1/22	East Palo Altca 3590 00383018638351050 ?McC=5533 Check Crd Purchase 01/18 Ephesus Restaurant Mountain View			70.78	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	CA 434256Xxxxxx3590 003019138497862 ?McC=5812				
1/22	POS Purchase - 01/20 Mach ID 000000 Arco Paypoint Palo Alto CA 3392 00383020749015360 ?McC=5542			50.84	
1/22	Check Crd Purchase 01/20 Pizz'A Chicago Palo Alto CA 434256Xxxxxx3392 003020761933828 ?McC=5812			33.19	
1/22	Check Crd Purchase 01/21 Avon Online Store 800-500-2866 NY 434256Xxxxxx3392 003020539173132 ?McC=5977			0.41	
1/22	POS Purchase - 01/21 Mach ID 000000 Safeway Store 2719			194.35	
1/22	Menlo Park CA 3392 00463021742213288 ?McC=5411 Check Crd Purchase 01/21 Avon Online Store 800-500-2866 NY			120.12	
1/22	434256Xxxxxx3392 083019796839376 ?McC=5977 POS Purchase - 01/22 Mach ID 000000 Arco Paypoint			60.81	583.76
1/23	Richmond CA 3590 00463023025555257 ?McC=5542 Online Transfer Ref #lbe5DC2Pwb From Complete		1,000.00		
	Advantage(Rm) Xxxxxx6145 On 01/23/13				
1/23	POS Purchase - 01/23 Mach ID 000000 Oreilly Auto Parts 347 Redwood City CA 3392 00383023703982309 ?McC=5533			131.21	
1/23	POS Purchase - 01/23 Mach ID 000000 Oreilly Auto Parts 347 Redwood City CA 3392 00303023731470437 ?McC=5533			3.79	
1/23	POS Purchase - 01/23 Mach ID 000000 The Reuse Peopl Oakland CA 3590 00000000544419632 ?McC=5211			87.20	1,361.56
1/24	Deposit Made In A Branch/Store		200.00		
1/24	Check Crd Purchase 01/22 Aspca - W 800-628-0028 NY		200.00	20.00	
	434256Xxxxxx3392 003022785508247 ?McC=8398				
1/24	Check Crd Purchase 01/22 Berkeley Econo Gas Berkeley CA 434256Xxxxxx3590 083023253502953 ?McC=5542			46.26	
1/24	Recur Debit Crd Pmt01/23 Aic*Motor Club 800-347-8880 IL 434256Xxxxxx3590 283023423457817 ?McC=8675			18.90	
1/24	Check Crd Purchase 01/23 Peta Active US 757-6227382 VA			20.00	
1/24	434256Xxxxxx3392 163023586111990 ?McC=8398 Online Transfer Ref #be2H9Rzr3 to Savings Xxxxxx8758 On			100.00	1,356.40
100	01/24/13 Venes of Cay Poynolida 12012E 040, Mulyanta, Poyla B		408.88		
1/25 1/25	Ymca of Scv Payrolidp 130125 040- Mulugeta, Paula R. Check Crd Purchase 01/23 Inaugural Collecti 800-5625766 RI		400.00	113.79	
1/25	434256Xxxxxx3392 083023629000618 ?McC=5699 ATM Withdrawal - 01/25 Mach ID 0103L Oakland Main Oakland			200.00	1,451.49
1/28	CA 3590 0007366 Check Crd Pur Rtrn 01/27 Macy's East #334 Palo Alto CA		194,44		
1/20	434256Xxxxxx3392 613028555778561 ?McC=5311		134,44		
1/28	Check Crd Purchase 01/25 76 10031474 San Jose CA 434256Xxxxx3590 163025822331185 ?McC=5542			50.36	
1/28	Check Crd Purchase 01/26 American Emperor L Oakland CA			130.79	
1/28	434256Xxxxxx3590 003026788012116 ?McC=5211 Check Crd Purchase 01/26 Shell Oil 57444683 E Palo Alto CA			40.86	
1/28	434256Xxxxx3590 583026680706195 ?McC=5542 Recur Debit Crd Pmt01/26 Comcast California 800-Comcast CA			384.81	
1/28	434256Xxxxxx3392 163026233437922 ?McC=4899 Check Crd Purchase 01/27 Ephesus Restaurant Mountain View			55.66	
.,	CA 434256Xxxxxx3392 003027799645608 ?McC=5812			00.00	

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ii	COMPLETE ADVANTAGE® CHECKING	(CONTINUED)	ı
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D-4-	December 1	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Date	Description	Check No.	Adultions	194.26	789.19
1/28	POS Purchase - 01/28 Mach ID 000000 Safeway Store 2719			194.20	789.19
4 100	Menlo Park CA 3392 00383028740191251 ?McC=5411			5.44	
1/29	Check Crd Purchase 01/27 Paylessshoesou0005 Mountain View			5.44	
4.00	CA 434256Xxxxxx3392 283027755920873 ?McC=5661			26.06	
1/29	Check Crd Purchase 01/27 Paylessshoesou0005 Mountain View CA 434256Xxxxxx3392 003027756934656 ?McC=5661			20.00	
4/00				106.33	
1/29	POS Purchase - 01/28 Mach ID 000000 The Home Depot 6603 E			100.33	
4 (00	Palo Alto CA 3590 00383029097088746 ?McC=5200			66.77	
1/29	POS Purchase - 01/28 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00463029147674540 ?McC=5200			00.11	
1/29	POS Purchase Return - 01/28 Mach ID 000000 The Home Depot		106.33		690.92
1/29	6603 E Palo Alto CA 3590 00303029135700474 ?McC=5200		100.55		090.92
1/30	Check Crd Purchase 01/29 Macy*S .Com #0129 800-289-6229			141.21	
1/30	OH 434256Xxxxxx3392 163028683144961 ?McC=5311			141.21	
1/30	Check Crd Purchase 01/29 Fedexoffice 0005 Palo Alto CA			2.03	
1/30	434256Xxxxxx3590 083029747009928 ?McC=7338			2.03	
1/30	Check Crd Purchase 01/29 USPS 0555220003350 Oakland CA			14.24	
1/30	434256Xxxxxx3590 303029826352396 ?McC=9402			14.24	
1/30	Check Crd Purchase 01/29 Macv*S .Com #0129 Mason OH			30.39	
1/30	434256Xxxxxx3392 613030563971043 ?McC=5311			30.33	
1/30	Check Crd Purchase 01/29 Berkeley Econo Gas Berkeley CA			45.60	
1730	434256Xxxxxx3590 003030254867107 ?McC=5542			45.00	
1/30	POS Purchase - 01/30 Mach ID 000000 The Home Depot 627			68.29	
1/30	Emeryville CA 3590 00583031024400544 ?McC=5200			00.29	
1/30	ATM Withdrawal - 01/30 Mach ID 3759F West Berkeley Business			100.00	289.16
1/30	Berkeley CA 3590 0000773			100.00	205, 10
1/31	Interest Payment		0.01		289.17
	•		0.01		
Ending	balance on 1/31			<u> </u>	289.17
Totals	•		\$9,655.87	\$10,220.27	

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

[†] Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

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Custom Management[®] Checking

Activity summary

 Balance on 1/1
 6,455.67

 Deposits/Additions
 18,950.00

 Withdrawals/Subtractions
 -23,876.95

 Balance on 1/31
 \$1,528.72

Account number: 9662960591

PAULA MULUGETA
BENYAM MULUGETA (GRAND)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A, California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Transaction history

	- · · ·		Deposits/	Withdrawals/	Ending Daily
Date	Description	Check No.	Additions	Subtractions	Balance
Beginni	ng bałance on 1/1			•	6,455.67
1/2	Deposit Made In A Branch/Store		400.00		
1/2	Transfer to Mulugeta Tsegereda Ref #Ppe897Plt9 Xxxxxx5075			500.00	6,355.67
1/3	Deposit Made In A Branch/Store		2,850.00		
1/3	Deposit Made In A Branch/Store		1,000.00		10,205.67
1/4	Deposit Made In A Branch/Store		2,800.00		
1/4	Deposit Made In A Branch/Store		1,000.00		
1/4	Withdrawal Made In A Branch/Store			750.00	13,255.67
1/7	Deposit Made In A Branch/Store		3,900.00		
1/7	Deposit Made In A Branch/Store		2,500.00		19,655.67
1/8	Check	103		1,591.75	18,063.92
1/9	Check	178		10,505.20	7,558.72
1/10	Online Transfer Ref #lbe2H6L5Vy to Complete Advantage(Rm)			1,000.00	6,558.72
	Xxxxxx0918 On 01/10/13				
1/11	Deposit Made In A Branch/Store		1,000.00		7,558.72
1/14	Online Transfer Ref #lbe89B225W to Complete Advantage(Rm)			1,500.00	6,058.72
	Xxxxxx0918 On 01/12/13				
1/15	Online Transfer Ref #lbejyh9967 to Complete Advantage(Rm)			2,000.00	
	Xxxxxx0918 On 01/15/13				
1/15	Online Transfer Ref #lbeqrldn8S to Complete Advantage(Rm)			1,000.00	3,058.72
	Xxxxxx0918 On 01/15/13				
1/16	Deposit Made In A Branch/Store		2,300.00		
1/16	Online Transfer Ref #lbe5D9Gsk2 to Complete Advantage(Rm)			1,000.00	4,358.72
	Xxxxxx0918 On 01/15/13				
1/17	Deposit Made In A Branch/Store		300.00		4,658.72
1/22	Deposit Made In A Branch/Store		600,00		5,258.72
1/24	Check	104		280.00	4,978.72
1/25	Check	105		750.00	4,228.72
1/29	Online Transfer Ref #lbe89Fnbr4 to Preferred Checking			3,000.00	1,228.72
	Xxxxxx4660 On 01/28/13				
1/30	Deposit Made In A Branch/Store		300.00		1,528.72
Endina	balance on 1/31				1,528.72

Totals \$18,950.00 \$23,876.95

Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
103	1/8	1,591.75	105	1/25	750.00	178 *	1/9	10,505.20
104	1/24	280.00						

^{*} Gap in check sequence.

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Account number: 3421404660 ■ January 1, 2013 - January 31, 2013 ■ Page 2 of 4



erest summary		Interest withheld	
Interest paid this statement	\$0.03	Total interest withheld in 2012	\$0.0
Average collected balance	\$3,831.05		
Annual percentage yield earned	0.01%		
Interest earned this statement period	\$0.03		
Interest paid this year	\$0.03		
Total interest paid in 2012	\$0.10		

Transaction history

Totals			\$9,000.03	\$7.150.58	
Ending bal	ance on 1/31		y 11 , a 6 a 11 11 11 11 11 11 11 11 11 11 11 11 1		4,300.05
1/31		Interest Payment	0.03		4,300.05
		xxxxxx0591 on 01/28/13		turning and a southern the set of	
1/29	*****************	Online Transfer Ref #lbe89Fnbr4 From Custom Management(Rm)	3,000.00		4,300.02
1/22	eta antono de Salanzo (1990), esta actual de la constanta esta esta esta esta esta esta esta es	City of Palo Alt Util Paymt 000030021620 Benyam Mulugeta		950.58	1,300.02
1/10	125	Check	440.00000000000000000000000000000000000	1,600.00	2,250.60
1/10	173	Check		4,000.00	A ALBORA CONTROL PROGRAM OF THE PROPERTY OF
		CA 3590			
1/10	A NO. AGENTA CONTRACTOR OF THE STREET	Cash eWithdrawal in Branch/Store - 2144 Shattuck Ave Berkeley	07.09.00.0007.01.0007.01.0027.94.0027.45.04.6.95.039.004.4.4	300.00	A CONTRACT C
		3590			
1/9	*** Company of the Comment of the Co	Cash eWithdrawal in Branch/Store - 2040 Franklin St Oakland CA	337,702,377,7702,777,338,777,000,777,000,779,00	300.00	8,150.60
1/2		Deposit Made In A Branch/Store	6,000.00		8,450.60
Date	Number	Description	Additions	Subtractions	balance
	Check		Deposits/	Withdrawals/	Ending daily

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
125	1/10	1,600.00	173 *	1/10	4,000.00

^{*} Gap in check sequence.



IMPORTANT ACCOUNT INFORMATION

We want to let you know of important upcoming changes.

Effective April 1, 2013, the Legal Process Fee which includes levy, writ, garnishment, and any other legal document that requires funds to be attached will be \$125 each.

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.

Effective February 7, 2013, the subsection titled "Laws governing your account" in the Consumer Account Agreement is modified to add a new second paragraph reading: "Any funds transfer (including a wire transfer) that is a "remittance transfer" as defined in



Complete Advantage[®] Checking

Activity summary Balance on 1/1 2,460.41 Deposits/Additions 3,100.02 Withdrawals/Subtractions -5,060.00 Balance on 1/31 \$500.43

Account number: 5663186145
BENYAM MULUGETA
PAULA MULUGETA (EMC-CHAUCER)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A, California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned	
Interest earned this month	\$0.02
Average collected balance this month	\$2,327.50
Annual percentage yield earned	0.01%
Interest paid this year	\$0.02
Total interest paid in 2012	\$0.17
Interest withheld	
Total interest withheld in 2012	\$0.01

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginn	ing balance on 1/1				2,460.41
1/2	Transfer to Mulugeta Tsegereda Ref #Ppemvfmlp7 Xxxxxx5075			500.00	1,960.41
1/7	Deposit Made In A Branch/Store		2,100.00		
1/7	Deposit Made In A Branch/Store		1,000.00		5,060.41
1/10	Online Transfer Ref #lbe2H6Mxdy to Savings Garbage			60.00	
1/10	Online Transfer Ref #Ibe2H6Nckb to Savings Xxxxxx8758 On			200.00	4,800.41
	01/10/13				
1/11	Cash eWithdrawal in Branch/Store - 10260 S DE Anza Blvd			600.00	4,200.41
	Cupertino CA 3590				
1/16	Withdrawal Made In A Branch/Store			2,400.00	1,800.41
1/23	Online Transfer Ref #lbe5DC2Pwb to Complete Advantage(Rm)			1,000.00	800.41
	Xxxxxx0918 On 01/23/13				
1/28	Withdrawal Made In A Branch/Store			200.00	600.41
1/31	Cash eWithdrawal in Branch/Store - 2220 Mountain Blvd			100.00	
	Oakland CA 3590				
1/31	Interest Payment		0.02		500.43
Ending	balance on 1/31				500.43
Totals			\$3,100.02	\$5,060.00	

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Complete Advantage® Checking

 Activity summary
 810.11

 Balance on 1/1
 810.11

 Deposits/Additions
 1,200.01

 Withdrawals/Subtractions
 - 500.00

 Balance on 1/31
 \$1,510.12

Account number: 5663186152
BENYAM MULUGETA
PAULA MULUGETA (BRAN)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A, California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned

Interest earned this month\$0.01Average collected balance this month\$1,577.85Annual percentage yield earned0.01%Interest paid this year\$0.01Total interest paid in 2012\$0.03

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginn	ing balance on 1/1				810.11
1/7	Deposit Made In A Branch/Store		1,200.00		2,010.11
1/22	Cash eWithdrawal in Branch/Store - 400 Hamilton Ave Palo Alto			500.00	1,510.11
	CA 3590				
1/31	Interest Payment		0.01	•	1,510.12
Ending	balance on 1/31				1,510.12
Totals			\$1,200,01	\$500.00	

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Complete Advantage® Checking

Activity summary	
Balance on 1/1	10.00
Deposits/Additions	0.00
Withdrawals/Subtractions	~ 0.00
Balance on 1/31	\$10.00

Interest you've earned
Interest paid on 1/31 \$0.00
Average collected balance this month \$10.00
Annual percentage yield earned 0.00%
Interest paid this year \$0.00
Total interest paid in 2012 \$0.00

Account number: 5663186160
BENYAM MULUGETA

PAULA MULUGETA (ALMA) DEBTOR IN POSSESSION CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A, California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

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